CLAIMS

1. A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) connecting to a payment transaction server
5 through the mobile phone;

(b) transmitting a payment request data containing information identifying a store and a buyer and an amount of money to be paid through a mobile phone network;

(c) checking the payment request data received and a
10 balance associated with the identified buyer for approval of the payment; and

(d) transmitting a payment approval data containing information on the amount of money approved to a terminal other than the mobile phone based on the checked result,
15 the terminal being designated from pre-registered information on the identified store.

2. A method according to claim 1, wherein the data communication among the mobile phone, the payment transaction server, and the terminal is done through a Code
20 Division Multiple Access (CDMA) mobile phone network.

3. A method according to claim 1, wherein the information identifying a buyer is a mobile phone number which is automatically transmitted from the mobile phone during call setup procedure.

25　　　　4. A method according to claim 1, wherein said step (c) comprises the steps of:

transmitting the information on the amount of money to be approved to the mobile phone through the mobile phone network;

30　　　　receiving a data indicating whether the amount of money to be approved is correct or not from the mobile phone; and

determining whether to approve the payment depending

upon the received data.

5. A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving a payment request data containing

5 information identifying a store and a buyer and an amount of money to be paid from the mobile phone connected;

(b) identifying a buyer's account depending upon the information identifying a buyer;

(c) determining whether to approve the payment based

10 on the received amount of money to be paid and the balance in the identified buyer's account;

(d) identifying a terminal of the store depending upon the information identifying a store; and

(e) transmitting a payment approval data containing

15 information on the amount of money approved to the identified terminal.

6. A method according to claim 5, wherein said step (c) further comprises the step of decreasing the balance in the buyer's account by the amount of money to be paid when

20 determining to approve the payment.

7. A method according to claim 5, wherein said step (a) comprises the steps of:

transmitting pre-recorded voice selection menu to the mobile phone connected;

25 confirming that a payment request is selected after analyzing voice data received from the mobile phone; and

receiving the payment request data containing the information identifying a store and a buyer and the amount of money to be paid from the mobile phone through a mobile

30 phone network.

8. A method according to claim 7, wherein the received voice data is stored together with the amount of money to be paid.

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9. A method according to claim 5, wherein the information identifying a store and the amount of money to be paid are entered through the dial buttons on the mobile phone.

10. A method according to claim 5, wherein the payment approval data further contains the identified buyer's personal information such as name and postal address.

11. A method according to claim 5, wherein the payment approval data further contains a transaction count associated with the identified store, the transaction count being incremented whenever a payment approval data is transmitted.

12. A method according to claim 5, wherein the payment approval data further contains a data indicating that the payment approval data is originated from a predetermined payment transaction server.

13. A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving a payment request data containing information identifying a store and a buyer and an amount of money to be paid from the mobile phone connected;

(b) identifying a buyer's account depending upon the information identifying a buyer;

(c) determining whether to approve the payment based on the received amount of money to be paid and the balance in the identified buyer's account;

(d) identifying a terminal of the store depending upon the information identifying a store;

(e) connecting to the identified terminal;

(f) sending pre-recorded voice associated with the store to the connected terminal; and

(g) transmitting a payment approval data containing

information on the amount of money approved to the connected terminal.

14. A method according to claim 13, wherein the pre-recorded voice is natural voice of a representative of the store.